



<b>Taariikhda/Warbixinta Shakhsiyeed</b>				
Magaca		Lambarka Amaniga Bulshada		
Magaca Kula Codsadaha		Lambarka Amaniga Bulshada		
Cinwaanka	Tuulada/Magaalada	Gobolka	Zip-ka	Taleefanka

<b>Hantida</b>		<b>Waajibaadyada</b>	
Lacagta cad ee Gacanta lagu Hayo iyo Tan Bangiga Taala		Lacag-bixinada ah in La Siiyo Bangiyada - Amaanka ah (buuxi Jadwalka E ee hoose)	
Amaanada/Qiimo maaliyadeeda Dowlada Mareykanga (buuxi Jadwalka A ee hoose)		Lacag-bixinada ah in La Siiyo Bangiyada - Amaanka Ahayn (buuxi Jadwalka E ee hoose)	
Saamiyada (Stocks) iyo Daymaha (Bonds) (buuxi Jadwalka A ee hoose)		Bixinta ah in la siiyo Dallaaliinta (dhicac seddexaad)	
Aamaanada/qiimo maaliyadeed Aan-La-suuq-geyn-karin (buuxi Jadwalka B ee hoose)		Moorgijiyada (buuxi Jdwalka C ee hoose)	
Hantida Ma Guurtada ah (buuxi Jdwalka C ee hoose)		Kaarka Daynta (fadlan liis-garee):	
Koontada, Amaahda iyo Lacag-bixinada La Heli Karo		Koontada Kale iyo Biilasha ah in La bixiyo (lacag-bixinta gaariga, iwm., fadlan liis-garee):	
Koontada Hawlgabka (qaybta uruurtay)		Canshuurta Dakhliga ee Aan La-bixin ama Canshuuraha Kale iyo Dulsaarka	
Caymiska Noloshada - (lacagta cad ee caymisku bixinayo) Qiimaha kaliya (buuxi Jadwalka D ee hoose)			
Gawaarida		Wadarta Waajibaadyada	
Hantida Kale (fadlan liis-garee):		Qiimaha Saafiga ah (Net Worth)	
<b>Wadarta Hantida</b>		<b>Wadarta Waajibaadyada iyo Qiimaha Saafiga ah</b>	



Magaca

Ilaha Dakhliga		Kharash Baxa Sanadlaha ah	
Dakhliga Sanadlaha ah, Gunnooyinka iyo koomishiyada		Moorgijiyada/Lacag Bixinta Kirada	
Faa'iido Qaybisyada		Canshuuraha Hantida Ma Guurtada ah	
Dakhliga Kirada		Lacag Lagu Bixiyo Caymiska	
Dakhliga Kale (fadlan liis-garee) <i>Uma baahnid inaad shaaciso masruufka qoyska, masruufka ilmaha ama dakhliga dayactirka ee goonida ah ilaa haddii aad rabto in Maamulka uu u tixgeliyo go'aanka deynta.</i>		Canshuurta Federaalka, Gobolka iyo Maxalliga	
		Kaararka Daynta, Lacag-Bixinta Gaariga, iwm.	
		Dakhliga Masruufka Qoyska, Masruuka Ilmaha ama Dayactirka	
		Haddii lagugu layhay masruufka ilmaha, miyaad ka daahday lacag-bixinta in ka badan 60 maalmood?	<input type="checkbox"/> Haa <input type="checkbox"/> Maya
		Kharash-baxyada kale (fadlan liis-garee):	
		<b>Wadarta Kharash-baxyada</b>	
		Waajibaadyada Dhici Kara	
		Miyaad leedahay waajibaadyo dhici kara? Haddii haa tahay, fadlan sheeg waajibka oo ku bixi faahfaahin warqad gooni ah.	
		Adigoo taageere ahaan, la-sameeye, ama dhamaanad-qaade?	
		canshuurada la diidan yahay?	
		Sheegashada Waxyeelka ama dacwooyinka sharciyeed?	
		Wax Kale? (fadlan liis-garee)	
<b>Wadarta Dakhliga</b>		<b>Wadarta Waajibaadyada</b>	



Magaca

Jadwalka A: Amaanada/Qiimo maaliyadeeda Dowlada, Saamiyada (Stocks) iyo Daymaha (Bonds)					
Tirada Cutubyada/Saamiyada	Sharaxaada	Ah Magaca	Qiimaha Suuqa ee Saamiga	Qiimaha Wadarta Suuqa	Loo Balan Qaaday Ka Damaanad
					<input type="checkbox"/> Haa <input type="checkbox"/> Maya
					<input type="checkbox"/> Haa <input type="checkbox"/> Maya
					<input type="checkbox"/> Haa <input type="checkbox"/> Maya

Jadwalka B: Aamaanada/qiimo maaliyadeed Aan-La-suuq-geyn-karin					
Tirada Cutubyada/Saamiyada	Sharaxaada	Ah Magaca	Qiimaha Suuqa ee Saamiga	Qiimaha Wadarta Suuqa	Loo Balan Qaaday Ka Damaanad
					<input type="checkbox"/> Haa <input type="checkbox"/> Maya
					<input type="checkbox"/> Haa <input type="checkbox"/> Maya
					<input type="checkbox"/> Haa <input type="checkbox"/> Maya

Jadwalka C: Qiimaha Hantida Ma Guurtada ah				
	Dagaanka/Guriga Shakhsiyeed	Hantida	Hantida	Hantida
Magaca ku qoran La Haanshaha				
Cinwaanka				
% ee la leyhay				
Qiimaha ku baxay				
Lacag-bixinta Bil Walba ah				
Qiimaha Suuqa				
Moorgijka aan La Bixin				
Maaliyadeed Ha'ad				

Jadwalka D: Caymiska Noloshaha ee Shakhsi ama Koox					
Shirkada Caymiska	Milkiilaha Siyaasada Caymiska	Ka Faa'iidaha	Qiimaha Ay Bixin Caymiska	Siyaasada Amaahda	Lacagta Cad ee ay Bixin Caymiska

Jadwalka E: Xiriiryada Amaahda (Ka Baxsan Amaahyada Hantida Ma Guurtada Ah)					
Amaahiyaha	Qiimaha Amaahda Asalka ah	Taariikhda Amaahda	Lacag-bixinta Bil Walba ah	Amaanka ah ama Amaanka Ahayn	Haraaga Ah in La Bixiyo Hadda



Magaca

**Ganacsiyada - Liis-garee Dhammaan Ganacsiyada ee aad adiga leedahay/shuraako ku tahay**

Magaca Ganacsiga	% ee Lahaanshaha	Booska/Jeegada	Wadarta Hantida Ganacsiga	Nooca Ganacsiga	Sanadka La Sameeyay

**Macluumaadka Guud**

**OGOW:**Ku jawaabida haa wixii su'aalahan soo socda ka mid ah kaama joojinayso si otomatic ah inaad hesho deyn.

Miyaad waligaa lahaatay in hantida damaanada lagaala wareego?  Haa  Maya

Miyaad waligaa ku dhawaaqday mufalnisimo (bankruptcy)?  Maya  Haa

Miyaad waligaa lagugu xukumay ama ma aad qiratay dambi, aan ka ahayn xadgudub yar oo taraafikadaah?  Haa  Maya Haddii aad ku jawaabtay haa mid ama in ka badan oo ka mid ah su'aalaha kor ku xusan, fadlan bixi faahfaahin.

**Shahaado Bixinta Codsadaha**

Waxaan fahamsanahay in ansixinta deyn bixiyaha laga yaabo inay ku xiran tahay xaqiijin iyo baaritaan. Waxaan u fasaxay deyn bixiyaha inuu helo oo na sii daayo macluumaadka deynta ee la xiriirta warbixintan iyo marka la eego dayn kasta oo la bixiyo.

Tani waa warbixin run ah oo sax ah oo ku saabsan xaaladayda maaliyadeed. Haddii xaaladdayda maaliyadeed ay isbedesho wakhti kasta inta aan ku jiro waajibaadka ay igu leedahay maamulka, waxaan si degdeg ah ugu ogeysiin doonaa qoraal ahaan isbeddelkaa. Inta aan ku jiro waajibaadkaa, waxaan bixin doonaa warbixin maaliyadeed oo la cusboonaysiiyay oo sanadla ah.

Magaca Codsadaha

Saxiixa Codsadaha

Taariikhda

Magaca La Codsadaha

Saxiixa La Codsadaha

Taariikhda